

FILED
7/21/25 2:24 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	Case No. 22-20925-GLT
Joshua M. Hans	Chapter 13
Victoria Hans	Doc. No. 58
Debtor	
Joshua M. Hans	
Victoria Hans	
Movant	
vs.	
Ronda J. Winnecour, Chapter 13 Trustee	
Respondent	

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☒ Other: **To cure post petition arrears.**

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated **August 20, 2024**

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]


- ☒ Debtor(s) Plan payments shall be changed from \$2,832.00 to \$3,232.00 effective August 2025.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:

The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record: **PNC Bank, CL. # 11-1.**

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 21st day of July, 2025.



Chief Judge Gregory L. Taddeo
United States Bankruptcy Judge

Stipulated by:

Stipulated by:

/s/ Bryan P. Keenan
Bryan P. Keenan
Counsel to Debtor

/s/ James Warmbrodt
James Warmbrodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

[Remainder of Page Intentionally Left Blank]

In re:
Joshua M. Hans
Victoria E. Hans
Debtors

Case No. 22-20925-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 21, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua M. Hans, Victoria E. Hans, 5186 Fieldcrest Drive, Pittsburgh, PA 15236-1704
15480723	+ Creditech/Cbalv, Re: South Hills Radiology, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
15480730	+ MedExpress Urgent Care, 423 Fortress Blvd, Morgantown, WV 26508-1351
15480738	Santander Consumer USA, Attn: Bankruptcy Department, P.O. Box 560284, Fort Worth, TX 76161-1245
15480739	+ South Hills Radiology, 1000 Bower Hill Rd., Pittsburgh, PA 15243-1873

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bnc@bass-associates.com	Jul 22 2025 00:39:00	Oliphant Financial, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 22 2025 01:54:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15491933	^ MEBN	Jul 22 2025 00:13:16	Allegheny Health Network, PO Box 645904, Pittsburgh, PA 15264-5257
15481788	Email/Text: BKPT@cfna.com	Jul 22 2025 00:39:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND,OHIO 44181-8011
15480717	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 22 2025 01:54:34	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15484638	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 22 2025 00:51:28	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15480719	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jul 22 2025 00:51:33	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
15480720	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2025 02:04:53	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15480721	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 22 2025 00:40:00	Comenity Bank/Helzberg, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15480722	+ Email/Text: BKPT@cfna.com	Jul 22 2025 00:39:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15480728	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2025 00:50:09	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040

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15489677	Email/Text: bnc-quantum@quantum3group.com	Jul 22 2025 00:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15482796	Email/Text: mrdiscen@discover.com	Jul 22 2025 00:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15480724	+ Email/Text: mrdiscen@discover.com	Jul 22 2025 00:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15497660	+ Email/Text: jdryer@bernsteinlaw.com	Jul 22 2025 00:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15499465	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 22 2025 00:40:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
15480725	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 22 2025 00:40:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Re: Victoria Secret, 16 McLeland Road, Saint Cloud, MN 56303
15480726	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 22 2025 00:40:00	Key Bank, PO Box 5788, Cleveland, OH 44101-0788
15480727	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 22 2025 00:48:14	Kohls/Capital One, Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
15604309	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2025 00:48:43	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15482736	Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2025 00:51:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15480729	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2025 00:50:06	Macys/fdsb, P.O. Box 6789, Sioux Falls, SD 57117-6789
15484645	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2025 00:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15480732	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2025 00:40:00	Midland Fund, Attn: Bankruptcy, Re: Comenity Bank, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15480733	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2025 00:40:00	Midland Fund, Attn: Bankruptcy, Re: Comenity Capital Bank, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15484643	Email/PDF: Bankruptcy_Prod@mohela.com	Jul 22 2025 00:50:01	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15480734	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jul 22 2025 01:54:43	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
15499433	Email/Text: Bankruptcy.Notices@pnc.com	Jul 22 2025 00:39:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15480735	Email/Text: Bankruptcy.Notices@pnc.com	Jul 22 2025 00:39:00	Pnc Bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222
15499899	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 22 2025 01:54:36	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15497443	Email/Text: bnc-quantum@quantum3group.com	Jul 22 2025 00:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15480737	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2025 00:49:15	Resurgent Capital Services, Attn: Bankruptcy, RE: Synchrony Bank Paypal, P.O. Box 10497, Greenville, SC 29603-0497
15480736	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2025 00:50:28	Resurgent Capital Services, Attn: Bankruptcy, Re: Citibank N.A. Best Buy, Po Box 10497, Greenville, SC 29603-0497
15483633	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 22 2025 00:40:00	SANTANDER CONSUMER USA, P.O. Box

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15480740	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 22 2025 00:50:43	560284, Dallas, TX 75356-0284 Synchb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15499897	^ MEBN	Jul 22 2025 00:13:32	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15481375	^ MEBN	Jul 22 2025 00:13:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480741	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 22 2025 01:13:19	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15480742	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 22 2025 01:54:23	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15480743	+ Email/Text: bncmail@w-legal.com	Jul 22 2025 00:40:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15480744	+ Email/Text: bankruptcydepartment@tsico.com	Jul 22 2025 00:40:00	Transworld Sys Inc/51, Re: Medexpress Urgent Care Pa, PO Box 15273, Wilmington, DE 19850-5273
TOTAL: 41			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15492745		KeyBank N.A. 4910 Tiedeman Road Brooklyn, OH 44144
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15480718	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15480731	##+	Medexpress Urgent Care PA, 1001 Consol Energy Dr, Canonsburg, PA 15317-6506

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2025 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Joshua M. Hans keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Joint Debtor Victoria E. Hans keenan662@gmail.com

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User: auto

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melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com

Denise Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6